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Money talks: moral economies of earning a living in neoliberal East Africa

Neoliberal restructuring has targeted not just the economy, but also polity, society and culture, in the name of creating capitalist market societies. The societal repercussions of neoliberal policy and reform in terms of moral economy remain understudied. This article seeks to address this gap by analysing moral economy characteristics and dynamics in neoliberalised communities, as perceived by traders in Uganda and sex workers in Kenya. The interview data reveals perceived drivers that contributed to a significant moral dominance of money, self-interest, short-termism, opportunism and pragmatism. Equally notable are a perceived (i) close interaction between political-economic and moral-economic dynamics, and (ii) significant impact of the political-economic structure on moral agency. People primarily referred to material factors – often closely linked to neoliberal reform - as key drivers of local moral economies. We thus speak of a neoliberalisation of moral economies, itself part of the wider process of embedding and locking-in of market society structures in the two countries. A better political economy of moral economy can help keep track of this phenomenon.

Introduction

Neoliberalism understood as a particular ideology, policy, discourse, class project, governmentality, or social engineering project has been studied widely (Harrison 2010, ch.1). Yet, a key aspect of neoliberal reforms remains understudied both in theoretical but especially empirical terms: moral economy; aka the dynamics concerning social practice and the morals, values, emotions and material structures that underpin them. This article will explore perceptions concerning prevailing moral economies of earning a living among two actor groups which operate in precarious material circumstances in two countries that have undergone intensive neoliberal change for decades: Uganda and

Kenya. The respondents' views and evaluations are thus based on their personal socio-economic experiences of 'neoliberalism-in-practice' (ibid: 19).

We adopt the interpretation that neoliberalisation is about the creation of fully-fledged market societies, a process that is generally characterised by the marketization of social relations, a power shift to capital, and a corresponding restructuring of people's subjectivities, relationships and practices (Harrison 2005). Neoliberalism has been advanced, among others, via policy, programme and discourse (individual freedom, self-interest, free markets), and has usually triggered changes not only in the economy, but also polity, society and culture. Importantly, 'neoliberalism' - that is the repercussion of neoliberal reform - becomes present and embodied especially in social practice and discourse (idem 2010: 29). In our context this raises questions related to the effect of neoliberalism on prevailing moral economies: How do people in neoliberalised communities/markets think about themselves and others, or their relationships with money? What set of social practices - as well as values and norms - is dominant, and why? What do people consider to be acceptable, proper, or necessary ways of earning a living, and treating others in the process? What are prevailing action justifications?

The public and academic debate about neoliberalism, economic practice and morals has gathered pace in recent years; in part an outcome of the repeated revelations of cases of fraud and corruption in many neoliberalised societies and the questions these have raised about capitalism, business, the state, criminality and culture including morals (author citation). For instance, political philosopher Michael Sandel (2012) has made a noted intervention arguing that many capitalist societies have recently witnessed a

process whereby market values have crowded out nonmarket norms and common practice was adjusted by further commercialization in a number of societal spheres.

More generally, the topic of existing moralities in capitalist society is increasingly recognized as a key topic in anthropology and sociology (Heintz 2009; Hitlin and Vaisey 2010; Sayer 2011; Fassin 2012), as well as in economics and moral psychology (Gintis et al. 2006; Doris et al. 2010). Yet, research which empirically investigates moral matters with reference to the everyday economic practices and related issues of class relations, surplus appropriation, power and poverty remain rare (Browne and Milgram 2009; Mandel and Humphrey 2002), especially outside debates about consumption, Fair Trade or cases such as organ transplants (Sanal 2011). Political economy has yet to produce its collection on morality, and empirically investigate, amongst others, the interaction between political economy and moral economy.

A growing body of scholarship discusses moral change in rapidly transforming societies, especially in formerly socialist countries and regions (Zigon 2010; Swader 2013). Zigon (2007) for instance, analyses people's re-interpretations, re-assessments and re-negotiations of various moral dispositions and conceptions for their everyday life, when confronted with incidences of change. In area studies too, there is an emerging research into moral dynamics in neoliberalised societies. Contemporary Africanist studies explore the moral economy of corruption (Olivier de Sardan 1999), township youth (Swartz 2009), ruling parties (Southall 2008), crime (Ran-Rubin 2008), xenophobic violence (Hickel 2014), informal economies (Meagher 2008), poverty and aid (Englund 2008), community life (Jones 2008; Vorhölter 2012), HIV (Dilger and Luig 2010; Prince 2012), sexualities (Spronk 2012; Valentine et al. 2013), or witchcraft (Stroeken 2010).

These issue-based interventions remain fragmented and do not yet constitute an interdisciplinary and systematic debate on morality matters in, say, neoliberal Africa. Our article contributes to this emerging body of work by furthering discussion on perceived changes in socio-moral predispositions in the context of material realities influenced by neoliberal reforms. In the remainder of the article we first lay out our analytical focus on moral economy, explain its usefulness for the study of neoliberalism, and then proceed with a discussion of our data from the two cases.

Moral economies: past and present

The study of moral economy is concerned with social practices and the moral norms, orientations, beliefs, evaluations, and priorities, as well as values, emotions and material structures that underpin them (Hann 2010, author citation). The term moral economy was coined by Thompson (1971) and further popularised by Scott (1979). Both scholars analysed the moral expectations, views, reasoning and preferences of sub-altern classes - 'the poor' in eighteenth century England and 'peasants' in twentieth century South East Asia - concerning proper economic order, relationships, practices and terms of exchange. In Thompson's study, the term moral economy was assigned to the sub-altern ('the moral economy of the poor') which tried to collectively defend and keep socially relevant their customary moral views concerning the economy in the face of pressures on relationships, practices and norms brought about by the rise of capitalist economy.

Thompson's study highlight a number of key issues about matters of moral economy that can inform the study of today's moral economies, in both neoliberalised and non-neoliberal societies (author citation): (i) economic relationships and practices are shaped by sets of class-specific moral, social and professional norms, that is particular

understandings of what constitutes appropriate, acceptable, good behaviour, (ii) different social actors (for example classes) with different interests and power capacities could have different views on these issues and thus be in conflict over matters of, say, proper market practice and (iii) class relations do not just have a particular economic and political but also moral character; the latter is contested and renegotiated, especially in times of economic crisis and change. Further, (iv) political economy shapes and interacts with moral economy and favours or puts under pressure particular social actors, and thus their respective moral-economic views and priorities, which has consequences concerning the dominant form of practices and their moral-economic character in particular time-place-settings (for example in a local market). In short, the moral economy of the market - including what is regarded as proper practice and what becomes actual practice - is contested, evolves, and is affected by political economic change. (v) The state, capital and the sub-altern play a role in (re-)regulating the moral-economic structures of a market. (vi) People's comments about economic matters can be *moral* commentaries about the economy and social relations they live in.

Finally, (vii) as capitalism advances, free profiteering from the vulnerability of others, and crisis in society more generally, has to be naturalised (aka made morally acceptable). During the time of Thompson's 'crowd' there was still 'a deeply-felt conviction that prices *ought*, in times of dearth, to be regulated, and that the profiteer put himself outside of society' (ibid: 112, italic in original). Intimidating profiteering and reigning in on 'extortionate mechanisms' was important because these were existential matters: 'high prices meant swollen bellies and sick children whose food was coarse bread made up from stale flour' (134). Our analysis is informed by Thompson's work and runs against the background of the above points (especially i, iv-vii).

The analytical term moral economy is increasingly adopted to a wider range of subject matters, for example to analyse the moral views of various social actors, or the moral underpinnings and dynamics of various industries, professions or social relations and societal phenomena (Edelman 2012). Studies of the moral economies of social groups and economic spheres that are affected by neoliberal policies and reforms remain rare though. Importantly, the term is now used as well to study not only the moral grammar of 'good' (as in pro-social) behaviour but also harmful or deceptive practice, for example the moral views of violent or fraudulent actors (Karandinos et al. 2014; author citation).

We follow the latter approach: our descriptive analysis of morals in capitalist social formations presumes that all economic practice has a moral underpinning and is embedded in moral structures and logics (Polanyi 1957; Thompson 1971). Any economic practice (be it to produce, exploit, trade, or defraud) can be analysed in that sense: that is the respective actor's view concerning action justification, proper and improper practice, treating others, or the distribution of benefit and harm (see also Bouhana and Wikström 2008). Analytically speaking, one can always identify a specific justification that has some sort of moral connotation, when referring to economic practice. Self-interest or the need to feed the family might be invoked when justifying actions of taking advantage of a vulnerable person or overcharging someone. Thus, the existence of fraudulent practice does not signify the absence but presence of particular moral views and priorities (author citation).

That said, we are interested in actors' views on moral economy matters including their perceptions of the prevailing moral economy in a neoliberalised economy, that is their

views concerning acceptable, proper, legitimate practice; treating others in economic interactions; dealing in one way or another with matters of honesty, fairness, solidarity, decency, care, self-interest (Keller 2006). These views and 'norms' are formed in a social process and 'edited' (Haidt and Joseph 2007) via social interactions, experiences, and reflections. This process is an interaction of the self with social structures and other human beings. Further, the moral views of a person or social group, and the articulations thereof, are shaped by their social position, experiences, life trajectories, and dilemmas. Hence, moral views are impacted by class, income, gender, race, ethnicity, age, religion, identity, discourse, power, inequalities, education (Sayer 2010; Zigon 2010). In short, actually existing moralities are embedded in material, existential relationships (Englund 2008), namely material life, conditions and change.

Further, understanding a norm - whether an informal, practical, actual, professional, cultural norm - as a somehow *socially constituted* action justification (Keller 2006: 169) highlights the collective aspect of co- and re-producing as well as re-making justifications for economic behaviour and respective ways of relating with and treating others (and affecting their lives), while one is earning a living. Prevailing moral views and respective dynamics and changes - the (re-)making of local moral economies - are thus phenomena of a collective process.

To focus on moral economy aspects of neoliberalism is analytically useful because it demands giving attention to: (i) the socio-cultural responses to liberalisation and the ways in which neoliberalism had repercussions at the level of social practice, norms and values (Harrison 2010; author citation), (ii) relevant experiences, understandings, reflections and modes of reasoning of various actor groups concerning different aspects

of their lives in neoliberal social worlds, (iii) the interrelationships between socio-cultural and political-economic dynamics, and (iv) the interactions between macro, meso and micro level repercussions of neoliberalism. Together, this aids an understanding of the socio-cultural dynamics, conflicts and struggles in neoliberal society and its cultural political economy. It also complements theoretical and desk-based analyses of the moral characteristics of neoliberal theory, ideology and society (Amable 2011; Sandel 2012; Rodrigues 2013).

The article uses empirical material from Uganda and Kenya – agricultural trade and sex trade respectively - to run the analysis. The Uganda data is from extensive interviews about moral economy aspects in agricultural trade in 2008-9 in the major town in the country's Eastern region, Mbale, and the surrounding districts. The wider study draws on about 180 semi-structured individual and group interviews in Kampala and Mbale area which were complemented by observations of market trading and attention to news and debates in media (author citation). Interviews were conducted with (i) farmers, (ii) (small-scale) middlemen, brokers and traders (hereafter: traders)¹, and (iii) staff from large agro-buying companies, officials from state and donor agencies, NGOs and civil society organisations, staff from farmers, industry and other professional associations, religious leaders, journalists, academics and intellectuals and other observers. In this article, we analyse the traders' perspective of the moral economy of business/agricultural trade.

¹ They traded in assortment of fruits and vegetable food items (cabbage, tomatoes, onions, beans, bananas, potatoes); coffee; cereals; animals (chicken, goats, cows). Some traders were small coffee farmers too (for example 5-20 trees).

The data for the Kenyan case study was collected during 2010-2011. Neoliberal policies and discourses were explored to show how they affect social, economic and patriarchal structures, and have subsequent gendered effects. The sex industries are analysed to show how women who are in a disadvantaged position in society manoeuvre the socio-economic and patriarchal scene, how they 'bargain with patriarchy' (Kandiyoti 1988), and attempt to make a living or progress socially and economically through unconventional choices. Two types of interviews were conducted. The first group of interviewees consisted of representatives of various nongovernmental and governmental organisations, movements that work in various fields including gender, sexuality, health, poverty relief, and public policy in Nairobi and Mombasa. The second group of interviewees were Mombasa women engaged in the sex trade themselves and self-identifying as sex workers. Semi-structured interviews and collection of over forty life stories of women selling sex were complimented with observations (author citation).

The respondents we refer to below are small-scale economic actors who operate in a context characterised by a highly precarious material conditions and notable power asymmetries in the interactions with a number of other social actors, both state and non-state. These class specific experiences of social life shape perceptions of moral economy matters (Sayer 2010). The article continues with the account of actors' perceptions concerning moral economy characteristics and dynamics in the Ugandan case study, followed by the Kenyan case study. We do not offer a full account of the perceptions of moral dynamics in these two countries, or even the respective sectors, but we use our interview data to carve out some key issues highlighted in the

interviews. We focus on perceived forces and drivers that are said to shape the moral economies in which respondents operate.

Neoliberalism in East African countries

Kenya became one of the first African countries to accept IMF surveillance and to receive a World Bank structural adjustment loan in 1980. It started systematically to implement neoliberal policies in the early 1990s, and has continued with similar policies up to the present (Gibbon 1995; Braunstein 2012). Uganda's liberal reforms have gained pace since the late 1980s; now, the country is regarded as the African country that has adopted neoliberalism most extensively (Harrison 2006). Indeed, a vast range of donor supported neoliberal reforms have been carried out across economy, polity and society in both countries. Almost all societal sub-systems have been reshaped: agriculture, banking and other economic sectors, collective economic institutions, state agencies responsible for social provisioning, political systems and general administrations, business regulatory institutions, police and judiciary, as well as education, health and arts systems.

Extensive privatisation, liberalisation, re-regulation and commercialisation including the spread of commercial and private credit (for instance via micro-finance) have accelerated both Uganda's and Kenya's transformation into neoliberal market societies (Gibbon 1996; Harrison 2005). In the 2000s, both governments (and parts of the commercial media) advanced a restructuring of the idea of society and public goods, underpinned by discourses that called upon people to leave behind 'the traditional African mind-set', lower expectations regarding the state and public provisions (aka, this 'is not a welfare state that is obliged to look after every hungry person', as a

Ugandan Minister for the Presidency put it, Sunday Monitor 2011) and endorse capitalist commercial thinking, ambition, entrepreneurialism, individualism, determination and enjoyment by becoming (more) 'modern', tough and financially savvy and taking care of oneself.

Since the advent of neoliberalism, both countries have experienced sustained periods of official GDP growth and headcount poverty reduction. However, this is coupled with high overall poverty (and periods of food insecurity), dependency, significant (and regularly rising) levels of income inequality, crime, political corruption, economic trickery, inflation, unemployment and underemployment, and a decline in public service provisioning (Wrong 2009; Tripp 2010; Tangri and Mwenda 2013). As Were et al. (2005: 50) point out, structural adjustment reforms disproportionately affected the poor 'deepening asymmetries in income and access to resources' and resulted in winners and losers in the process. An analysis of the real monthly earnings of individuals with different levels of education in Kenya since 1978 shows that winners after neoliberal adjustment are highly skilled and university-educated individuals as their earnings increased with time. Unskilled and semi-skilled individuals constitute a group of 'losers' who experienced significant losses as a consequence of the reforms (Manda 2004: 35-6). Generally, access to privatized healthcare and education, as well as paying for transport, food, housing, and electricity became extremely difficult for income poor East Africans, including our respondents. By the late 2000s, poverty headcount ratio was about 25-30 per cent for Uganda and 45 per cent for Kenya; GNI per capita about 450USD and 900USD respectively (World Bank 2015). The media was filled with items about corruption, fraud, and moral crisis. We will proceed with exploring how moral economies affected the above processes looked from our respondents' point of view.

The case of Ugandan traders

What did interviewed traders in the wider Mbale area perceive to be the key moral-economic characteristics of the world of business in contemporary Uganda, and what did they perceive to be among the key factors that shaped this moral landscape? First, traders identified a high level of self-interest, individualism, short-termism, opportunism, mercilessness, economic ambitiousness, acquisitiveness, aggressiveness, shrewdness and dishonesty; a speedy monetarisation of life; and significant envy in the neighbourhood and among friends. Traders highlighted, secondly, a significant difficulty to sustain cooperative practice in economic and social life; in their view, practice informed by notions of kindness, fairness, friendship, empathy, mercy, honesty, manners, trust, respect, care, social obligations, non-monetary social logics, or shame for wrong-doing were hard to reproduce due to severe material pressures that favoured other logics.

Traders articulated that this situation is an outcome of a number of factors such as: (i) liberal economic and social reforms, including government and donor projects that promoted extensive commercialisation, economic and social competition, individual rights and freedom, and a 'do what you want' attitude in economic and social life, (ii) the priorities and actions of key state actors and elites (self-interest, enrichment, corruption, neglect of population interests), and (iii) wider socio-economic changes, for example the impact of the media, including global TV.

Neoliberal moral economies

Traders highlighted that economic life in recent years had been characterized by severe economic uncertainty and need for money in the context of: rising prices of consumer goods and escalating expenditures on health, education, transport and shelter, as well as communication and lifestyle items; low profitability; need to meet business targets (and repay credits, accumulate, and so on); high indebtedness; a rising level of taxes, market dues, bribes, other extortion fees; a growing un- and under-employment due to the shortage of formal sector jobs and high levels of population growth; and a general increase in socio-economic competition. With annual population growth rates of 3 per cent, Uganda has one of the fastest growing and youngest populations in the world. The population has increased from six million in 1959 to almost 38 million in 2013 (World Bank 2015).

Consequently, traders said many economically active people had little and dwindling actual incomes/profits while facing increased expenditure pressures to cater for the needs of their immediate and extended family. Competition and pressures in many economic spheres was said to be increasing due to more people starting petty business as a response to joblessness and poverty, as well as the many go-business campaigns of government, donors and NGOs that encouraged people to start a business and follow their aspirations. Wage employment in the region had declined for a long time and remained low, also due to de-industrialisation effect of the neoliberal reforms. Most small businesses were run with loans from formal and informal lending agencies including private moneylenders and 'loan sharks' that were notorious for high interest rates and short-term payback time, starting almost immediately after the loan was received. Banks were known to be very determined when it comes to repossessing

borrowers' assets in case of failure to meet re-payment schedules (New Vision 2010; Daily Monitor 2013).

The result, traders observed, was a very intense need to chase money - mostly to survive and pay (some of) the bills, and at times to modestly improve well-being or eventually accumulate relatively small sums of capital. Money was said to be on the minds of everyone, almost all the time. People were worried about their economic insecurities and financial obligations including loans. One respondent noted:

Those things of liberalization, privatization, and chasing people from jobs - people lost the element of togetherness. A person moves with so many things on their mind - loans, businesses, survival, paying for the children in school. So the individualism sets in; people are selling whatever they can put their hands on.

There was a perception of constant need and pressure to make money, whenever one has the opportunity and as much and as fast as possible, to accommodate for the financial demands and various risks that characterised life which in turn made people reportedly more likely to prioritise self-interest and personal gain than other-regard and 'good manners' in economic exchange. The intense need to get hold of money was perceived as a key driver of why people do what they do (aka of action and of action justification); that is, as a reason to take advantage of, rather than act with restraint or in solidarity, in the face of a vulnerable trade counterpart, for example a desperate or little informed peasant that tries to sell produce. There were however variations concerning how different traders perceived and acted upon moral economies of poverty, precarity and emergency: some stated that they felt sorry for vulnerable producers and tried to strike, when materially possible, a compromise between the

imperatives of personal survival/profit vs. solidarity and community among the poor. Others seemed to act in a more strictly self-regarding way and had less concerns with exploiting others' vulnerability (aka: that is how markets works; this is how one makes a profit; the naïve need to be taught a lesson). Yet, it was regularly seen as difficult to manoeuvre the moral dilemmas of trying to generate small profits amidst severe poverty, social crisis and business challenges (see also Evers 1994).

The moral-economic power of money

It was repeatedly highlighted that survival logics - make money (almost) no matter how - were dominant given the severely difficult economic situation. You do what is required or, else, you and your dependents suffer immediate, tremendous and painful consequences. Brokers argued: 'It's a world of survival. If you are not sharp you cannot manage it'; and 'Today life is harder and money governs life... Someone's mind is more pre-occupied by money... It is a world of survival. If you are not sharp you cannot manage it.' Another trader highlighted, '[t]he economic situation is such that people's actions are only driven by money motives. Whatever one decides to do, he does it for money'. There was a widespread perception that the situation 'dictates' to think, feel and act in a self-regarding way (everyone for themselves) and adopt hard/dishonest practice, squeeze the other, and not feel regretful about it; the end justifies the means. 'This thing of commercialization is in everything; it has made us change our ways so much because it is about life and death, you know. Things concerning life, you have no second thought, you either take what is available or you die... Liberalisation... gives you only two choices: cheat, misbehave and survive, or die'. The notion of necessity, a world-of-survival and a life-or-death option - and a general reference to broader exigencies - was deployed to discuss particular practices and related moral issues.

The widespread notion that money had to be given priority over other considerations was also shaped by a number of observed trends in other sectors: for instance, having money meant being able to survive, and pay your way out of trouble concerning significantly commercialised and/or corrupt courts, police posts, hospitals, schools, and housing markets. Indeed, poor people regularly faced hard practice (including harsh sanctions), fraud, and intimidation in their interactions with respective institutions. Police officers, office clerks, nurses, doctors, and teachers faced their own economic pressures and problems in the context of low pay in public service; their salaries were delayed by weeks or even months at times. For those working in the private schools and hospitals, pay and contract security was regularly low. These precarious employment conditions increased the pressure to charge something extra when one can and to exploit the counterpart's vulnerability. Such behaviour was a common feature of 'formal' sectors that traders interacted with in their professional and private life (Inspectorate of Government and Economic Policy Research Centre 2011; Transparency International and Michelsen Institute 2013).

Banks and telecommunication companies were seen to be playing hard-ball too; with often high rates, non-transparent fees, or dubious charges for calls that were not made (Daily Monitor 2012; The Observer 2013; The East African 2014). Traders noted a strong link between the high-profit making strategies and resulting business practices of powerful economic actors (big banks, produce buyers, processing factories, supermarkets) and the rising pressures upon and resulting hardening of the economic relationships and interactions between ordinary actors. In other words, there were perceptions of moral-economic spillovers in-between different moral economies and

cascade effects between powerful and subaltern actors: the moral economies between the powerful and the poor were shaping the moral economies between the poor, or, the moral economy of the banking sector (or the health sector, police, judiciary) were affecting the moral economy of agro-trade, and so on. Where market and community had to a significant extent become arenas for profit making and survival at the expense of others, one better comes out as a sharp winner, and not as a vulnerable, helpless and cornered loser. Consider this statement from a young trader:

Today, manners are less important than money. One who has money is more respected than the poor. Also money today governs life. If you get a problem your good name or good manners cannot bail you out. It is money that does. So the young people know this and they maximize business.

The quotes above highlight that in the midst of rising insecurity, uncertainty, risk, expenditures, money-mindedness of fellow citizens, and short-changing by the powerful, there was a perception that one needed money more than ever to survive or 'live comfortably', to get oneself and one's loved ones out of trouble of whatever kind, and, make and retain friends and social interactions. In an ever more monetised, commercialised, and unequal society, money was perceived as the chief signifier of (relative) power, respect and security - of the ability to arrest insecurity, free yourself (temporarily or more permanently) from poverty and other restraints, distance yourself from 'the poor' and perhaps even live 'modern' versions of the 'the good life'. Money had a highly decisive role in ordering and structuring relationships, priorities, thoughts, and practices. As the marketisation of society accelerated, so did the perceived power of money in shaping and dominating ever more societal realms, thereby putting under pressure other action shaping logics. Money was a driver of rethinking how one sees

and evaluates the world including fellow human beings, one's action and moral commitments (Simmel 1995; Sørensen 2000). Thus, money - and the need and desire for it - was perceived to be a key driver of the neoliberal moral economy and related modes of thinking, feeling and acting.

Further, there was another significant external force that traders perceived to be affecting their options in the trade with peasants: corruption and trickery across various state and private sectors. This was said to make it more likely that traders, after having paid their due to the powers that be, opted for hard or fraudulent practices too when they had a chance, for example in trade with vulnerable peasants. In light of endemic corruption and fraud (as well as hard practice) in the formal sectors, interpretations such as 'everybody does it these days' informed the thinking about and use of trickery, or practices such as 'cut-taking' in small-scale trade too.

After all, as some noted, 'even' the well-off and powerful - such as the President, well-known Ugandan politicians, tycoons and industrialists, or rich countries such as the US - 'do it'. Respondents referred to such exemplars in their talks: 'have you heard of...', 'take for instance...'. There was, in other words, a trickling down of practice and justification exemplars from the top. One trader noted: 'everybody is spoilt ... not only traders... There is no upright person. Even others in other fields misbehave. Even in offices, professionals steal, although for them, they pretend [they are more upright]'. This perception - shaped by experiences, public talks and regular press reports about corruption and fraud of the powerful that often made significant gains with impunity - made it more difficult to stick to and justify commitment to honest or modest trade practice. Foreign (often Western) films, series and shows available on TV/DVDs

reinforced the message (and respondents noted a respective impact upon local moral world): the world is harsh and money-driven, and requires self-interested, aggressive and scheming behaviour - and little concern for counterparts - in economic matters.

Finally, the money pressures and requirements that traders talked about were not just increasing because people needed money to finance life's very basics. Another perceived driving factor was leisure life and the desires it created. Money was needed for telephoning, gambling, watching videos and football games of the English Premier League in video halls, drinking, or attracting and spending time with women. Many youth in particular were said to be eager to get their hand on quick and easy money.

Self-interest as moral default position in times of change and uncertainty

A further driver of the moral economy was fast societal change and the related uncertainties that characterise a 'high-speed society' (Rosa 2003). Such a society faces increasing difficulty to stabilise, however temporarily, its social institutions. According to Hartmut Rosa, '[w]ith respect to the cultural dimension, the "contraction of the present," that is the shortening of the time-spans within which action orientations and social practices remain stable, is the most important effect of social acceleration' (2003: 26-7). Thus, when the dynamics of market, high-speed and post-conflict society merge, one can expect highly unsettling and unstable socio-cultural transformations, with significant disruptions to peoples' identities, relationships and lives. One trader noted: 'Today you don't talk of morality. The world today is so dynamic and people are selfish and ambitious. But it is because of uncertainty: things change a lot; where you left the world yesterday you don't find it tomorrow.' The perceived link between people's values/practices and the political-economic context is characteristic of the above and

other statements of various respondents; aka a pronounced opting for self-interest was seen here not as innate to human beings but shaped by the material context.

It can further be said that this trader – and other respondents who made similar observations - perceived the application of costly pro-social morals to a permanently shifting action scenario as increasingly unfeasible, implausible and ineffective; accelerated change reshapes the material and social world ‘overnight’ and renders stable moral judgements and commitments increasingly impossible and unrealistic. Thus, what is mostly left in a ‘world of survival’ where the sharp and vigilant persevere, is to apply the morality of self-interest and money, knowing or assuming that pro-social morals in the neoliberal economy are for a significant part (considered) out-dated and unaffordable. Pro-social human bonds, and notions of inter-personal solidarity are fragile in the context of uncertainty (Bauman 2005). Note also that to claim that pro-social morality does not apply, or that no adult in contemporary society is moral or morally upright anymore advances moral flexibility (Swader 2009) and allows to morally justify a more self-interested course of action. Some respondents seemed to have internalised the neoliberal discourses - advanced by amongst others the President who advised Ugandans to tap any money opportunity (harvest what you can, ‘kulembeka’, Ugandawiki 2015) - concerning a determined focus on individualism, freedom, business plans, detecting and exploiting opportunity, profit maximisation; amidst poor, desperate and/or less informed counterparts, this translated into moralities of searching for and squeezing weak others (author citation).

The case of Kenyan sex workers

Selling sex is not a new phenomenon in Mombasa, or anywhere else. The new development in the contemporary commercial sex scene is the emergence of specific narratives that justify such an occupation and signify changing understandings within the group of women who sell sex, as well as in the wider community, of why such activity is acceptable. The related gradual change in moral dispositions is a result of many overlapping influences that came into being during neoliberal restructuring in Kenya and continue to-date including the monetarisation and commodification of various aspects of life, breaking informal support networks, and Western influences through NGOs and civil movements, among others. These influences will be explored in this section with reference to Kenya.

The literature on women selling sex in Africa became dominated by the epidemiologic research which came about as a response to the HIV/AIDS pandemic in the last decades. This body of literature adopted the terms of 'sex worker' and 'commercial sex worker' when referring to all women selling sex. Social scientists who research gender and sexuality issues in the African context are cautioning against such an artificial creation of categories to identify groups of people and point to the way that such categories often do not adequately reflect social realities (Spronk 2012; also Haram 2004; Tamale 2011). Women who exchange sex for money do so for a variety of different reasons and in a variety of different ways: some do so in order to secure food for them and their families, in which case terms of 'transactional sex' or 'survival sex' are more appropriate; others engage with 'sugar daddies' to access education or luxury goods; still others describe their activities as something that they do 'to help [themselves] the best way [they] can' (Van den Borne 2005: 272); while still others might be looking for husbands, initial

capital to start businesses or be there for many other reasons that do not have much in common with the more political term of 'sex worker'.

The multi-layered nature of the sex trade scene and the fact that women who sell sex emphasise aspects of their identity that are different from that of a 'commercial sex worker' (such as a mother who has to take care of her children, for example) has been documented by scholars working in various parts of the world (Nencel 2001; Brennan 2004; Van den Borne 2005). In the light of this academic conversation, the recent developments in Kenya, where a significant section of women selling sex have started to refer to themselves as 'commercial sex workers' or 'business ladies', suggest some shifts in local moral economy. This section will explore some conditions and factors that influence such transformations, and situate those within wider patterns of change in what may be termed 'Kenyan moral economies' in the recent few decades marked by neoliberal economic restructuring.

Context: women in the Mombasa sex scene

Mombasa has always hosted women selling sex, because prostitution was one of very few ways for women to earn a living independently from a man and live in the town. However, both prostitution and the way such activities were referred to by women themselves and society has always carried a lot of ambiguities. First, as documented by anthropologists researching prostitution in colonial Kenya, sex trade was often a temporary activity for women (Bujra 1975, 1977; White 1990). Some women remarried after a period of prostitution, others returned to their home areas, or started depending on businesses they had created and lived off that income. The temporality of prostitution, and its instrumentality in a woman's life influenced the fact that women

did not see this as their profession, but more of a strategy for a certain period of time. Women entered and left prostitution depending on their and their family's situation and thus prostitution was not seen as a profession 'for life' in local moral economies – prostitutes would marry and become wives, and divorced or widowed women could become prostitutes and then remarry again.

Another important ambiguity that characterises prostitution in colonial and independent Kenya is its relation to women's dependence on men financially. Love, sex and material exchange have been always intertwined to a great degree in many societies (see Cole 2009), and therefore merely receiving money for sex does not necessarily imply that a woman is a prostitute. For this reason, the category of 'prostitute' is deemed almost useless in the context of urban African settlements by some scholars (Ferguson 1999; Hunter 2002). Women who sell sex also frame their activities through the emphasis on traditional gender roles, social relations and avoid associations with commercial sex. For instance, colonial *Malayas* in Nairobi were providing domestic services such as food, bath, and conversation in addition to sexual intercourse, and it was these non-sexual recreational services that were emphasised by them (White 1990: 15). Such emphasis is in line with the notion of respectability that governed moral economies in East Africa at the time. Likewise, Malawian freelancer bar girls in the 1990s were not happy to associate their action with commercial activities, because: 'No we are not like Indians who run their stores on commercial business: you pay what you take. If you can't pay, you can't take. No, we aren't like that: we [men and women] are just helping one another' (Van den Borne 2005: 272). Being a respectable member of community meant helping others around you (family, kin, neighbours) and was at the centre of Kenyan moral economies (White 1990; Lonsdale 1992).

Notions of 'help', 'gift' or 'love', and of a social relationship – and not strictly commercial transaction – were and still are often invoked by women when explaining their prostitution activities. Men are targeted by women because a relationship with them could end up in marriage, or allow a woman to secure initial capital for her business. Even though long-term relationships such as marriage are increasingly difficult to secure, prostitution activities were still often framed as 'going out' or 'having fun' by women, to avoid association with commercialisation and keep the exchange of sex and money in the informal social sphere – as is acceptable in traditional moral economies.

All these ambiguities surrounding women who sell sex are still present in today's Mombasa: women spend different periods of time in the trade depending on how successful they are, most of them often conceal their activities and adopt different identities at different contexts and avoid associations with a commercial sex trade. But during field research in Mombasa it became clear that there is also a small group of women who clearly identify themselves as sex workers, explain their occupation as a profession or work, and often claim that they are business ladies. This small group of women is the focus of this article. Cinderella (28 years old) is one such woman:

Now I say this, I cannot show them [clients] in my house, this better [is] business. Now I only [do] business, business... Some others are contract, when the contract is finished, they go to another lady, and I find another man. Because I am a business lady. [...] I am proud of saying this, I love my job because, these sex workers, the job of sex workers, it is the one who pay my baby school fees and pays my house fees, I get food and there are many things that I do this month.

Cinderella departs from her predecessors with her discourse: she is not fluid or ambiguous about her identity, but clearly identifies as a sex worker. She clearly frames prostitution as a commercial activity or work, by using the analogies of contract and business to explain the nature of her occupation. Cinderella is proud of her job, because it allows her to take good care of her household – send children to a private school, pay the bills and rent. Selling sex is framed as a morally acceptable occupation, a job, because it secures good income, which, in turn allows taking care of the family. Cinderella's ideas about her occupation are in line with neoliberal ideas of markets, money, corporate entrepreneurship and individual freedom to choose how to make money. They also constitute a break away from the older discourse concerning the priority of respect in the community and helping those around you. Cinderella and her colleagues, who share the same attitude to sex trade with her, mark a change in Mombasa's moral economies and what is considered to be acceptable practice in making a living. We will further explore the main drivers for such a change as they have transpired in the last three decades.

Monetarisisation, commodification and the moral power of business

Neoliberal restructuring had two important effects on Kenyan women. First, as in many places undergoing such reforms, a lot of services that were formerly available to the population were brought into the market sphere. Therefore, services that used to be available for free – such as education for example – suddenly became very expensive. This process of monetarisation is directly linked to the processes of commodification that also intensified at the same time. Precious (23 years old) explained the change this way: 'Life is very hard. We need everything. And you know, everything, you buy – water, everything – I use money. Everything is money'. Constant need for money was

emphasised by all interviewed women, just as the increasing costs of living. Small amounts of money that used to be enough for families to survive are not sufficient today, as described by Queen Latifah (37 years old):

Changing is there. Money now is not money. Before food is cheap, that's before. Now- food is high. Ok? Food is high now. [...] Money is very small, food is very high. Before, last years, food is very cheap. 5 [Kenyan shillings] can take you *mboga* (Swahili- vegetable), 5 [Ksh] can take you tomatoes. Now 5 [Ksh] is not to take you anything. Tomatoes is 10 bob now. Before many tomatoes [was] 5 bob. Now 2 tomatoes [is] 10 bob. Before many *sukuma* (Swahili- greens) were 5 bob, now [for] 5 bob [you can get] no *sukuma*.

These changes in the material realities of many people, in tandem with growing economic insecurity, influenced changes in values that are perceived as important for people.

In a difficult economic climate and a monetarised society where many people are struggling to make ends meet, a stable income has become a priority. Stable income is the only guarantee that you can afford to school your children, eat regularly and pay the bills. Moreover, the size of one's income equally matters because of increasing costs of living that are linked to the Kenyan economy's liberalisation and resulting food insecurity and vulnerability to external price shocks. This is not to say that other values disappeared – many women voiced their willingness to help others, care for their kin and communities; however such actions are perceived as something that one does after securing material wellbeing for oneself. In such a situation, actions that were seen as moral or just in the older sense are seen as less important for a certain period of time – until one's situation improves. When Ritangeri (36 years old) was told that many people

in Mombasa blame bad morality for the size of sex industries, she did not approve of that notion: 'They can talk during the day, and at night they can sleep, and the trade will continue. So what else can I do if I have nothing on my table to give to my children?' Ritangeri justifies her actions – perceived as 'wrong' or 'immoral' traditionally – by invoking her responsibilities to take care of children. Nencel (2001: 224) observes that such a discourse of women engaging in prostitution in order to take care of their families is employed to construct an 'honourable gender identity' of a prostitute. However, this logic extended beyond just women trading sex, because increasing segments of society have stopped asking questions regarding traditional morality, opting to focus on stable income in today's neoliberalised Mombasa.

Women who sell sex told stories about their good relationship with local communities, which stand in stark contrast with the public discourse of 'vice women' prevailing in newspapers or public commentaries on the topic in Kenya. This conflict between discourse and reality can be explained by exploring the changes in material realities as already discussed – because of the importance of stable income, questions about morality are avoided. When choosing between secure stable income and making judgements about the respectability of the income, the financial aspect is emphasised and prioritised. This shows the importance of money in the monetarised society where processes of commodification are advanced, as highlighted in our Uganda section too. For instance, Betty's (31 years old) story narrates exactly such situation:

You know, they [people] normally see [sex work] is normal. If you get a *wazungu* (Swahili-white men) is normal, yeah. But sometimes you hear your baby and another baby they call outside, my boy come and tell me: "Mama, I will kill that baby, they call me *mtoto wa*

Malaya..." (Swahili- child of a prostitute) Yeah. But people understand, it is not a big... stigma. No. Like now, you can get house...even you hear people say: "the *Malaya* house". Because the landlady doesn't want another married people, they only want sex workers, because sex workers they don't have a problem to pay their house, yeah. Even you can get a *mzungu*, they pay the house for one year, so you see, that they prefer better. So you hear people saying, "That is a white house called *Malaya* house". (laughs)

Betty explains that the stigma about the way she earns her money is diminishing and that she gains acceptance from more people, especially in social contexts where she is the customer. Even though the episode of her son's experience outside the house points to the fact that selling sex is not fully accepted as a morally right occupation by parts of the local community, the fact that Betty's landlady prefers renting rooms to women who sell sex instead of families shows the importance of stable money flows. The relative financial stability of women who sell sex is preferred to the potential insecurities that other types of tenants might suffer.

Betty also names people such as bouncers and waiters at the clubs, traders at the market, taxi drivers, and even police officers as her 'friends'. Betty is friends with all these people because she is a good business partner and consumer in the Mombasa economy, also because she has money and spends it in her private and work related expenses: paying entrance to the clubs, bribes to the bouncers and waiters to help with clients, bribes to police to avoid harassment, fares for her trips; she also renews her outfit in the market on a regular basis and pays her rent on time.

People benefiting from sex workers' spending is not a new phenomenon– as Bujra (1977: 15) documents, colonial *Malaya's* feasts were well attended by local

communities. The new development is that local economies are increasingly monetarised and with the processes of commodification, which has brought many life spheres to markets, segments of local communities have started relying on the spending of women who earn from the sex trade to a significant extent. Thus, prostitution becomes increasingly normalised and is framed as business by the various actors of the local economy, further advancing the moral restructuring process and consolidating the normalisation of the new aspects of moral economy. Importantly, it is not just Betty who prioritises money over previously valued respectability; such perceptions prevail in parts of the community too. This reinforces our general point that moral economies are influenced and interact with local political economies, and are constructed through a social process of a collective norm co-production and -remaking.

Increasingly commodified and monetarised material realities, and the position that women selling sex occupy in them, can be also linked to changing self-perceptions of some sex workers. They start seeing their occupation as a job. For instance, Cinderella narrates her self-reliance this way:

It is my work. And I like it. Every day, every day I go out. If I don't go out, I am sick. [...] there is a day I went to California². You know club California? I think that's maybe God brought a lot of men there. Every lady I saw, every lady [was] dreaming, dreaming, dreaming... I just say: 'Today is a thing, the God saw the problem of the prostitution in Kenya'. Then I go and I see four men where I was. [...] When I went [out of] there, I came with a lot of money. I pay all myself. I did one, two terms [of] school fees, in one night I pay for my house. When I see [that], I go [and] buy a big cheeseburger. I was lucky, I was even singing on the road.

² Not a real name of club.

The significant point in this narrative is not only the fact that selling sex is seen as a job, but also what kind of job: Cinderella is particularly happy about opportunities to earn quick money and make considerable profits – in one night she can earn amounts of money that would otherwise take months to assemble. Such a narrative also echoes neoliberal discourse about markets: being in the right place at the right time to reap a big reward, entrepreneurial break through, short termism, pragmatism. The stable income is vital in sustaining Cinderella's household, and it is her sex work that ensures relative security. It even allows her some luxury consumption such as a cheeseburger; the immediate reward after a successful night. Income earned through selling sex ensures Cinderella's integration into capitalist market society – she is a good entrepreneur, consumer, head of household, tenant and contributor to various local economies (via paying school fees, bills, rent). The highlighted processes of commodification, monetarisation and consumption are key influences popularising such a business-like attitude and changing perceptions about moral economies of Mombasa.

Failing informal support networks and individualism in the reshaped moral economies

Informal support networks played an important role in Kenyan moral economies. Wealthy individuals are considered to be virtuous when carrying out duties and providing for the extended networks of kin, clients and community (Lonsdale 1992: 352; Lynch forthcoming). With neoliberal public reforms many individuals who lost their job could no longer support their kin and thus, many informal support networks failed. From the perspective of women selling sex in Mombasa, this change had two important consequences. First, it reduced women's security and ability to depend on

their kin. Second, it complicated their return to their rural home, because the family welcome can be quite chilly if a woman's return was not accompanied with considerable wealth. In such a context, many interviewed women emphasised individualism as the only way forward. For instance, Miriam (31 years old), had a big family back home in rural Kenya. Still, she did not consider going back even if her situation in Mombasa was quite unstable:

It is better to stay here. [...] When my father dies [and] gives me a piece of land, and later they [siblings] start fighting [with] me for this small land. It is better I look for my own. I struggle, if I get something, I can buy here. I can stay, than to go there to start fighting - that I don't want. Because I have my daughter. If my daughter goes back to upcountry, to my brothers' place, they [will] not accept her. I say they will not accept her, if I have fight with them. But when I don't have to fight with them, they stay together, so it's better stay far. Just communicating, that's all.

In the context of shortage, scarce resources and social competition, informal kin networks fail to provide the support they traditionally used to. Individuals in uncertain situations learn that support from their families and kin networks is limited and unreliable. For this reason Miriam chooses to withdraw her claims to assets that she is entitled to. This withdrawal is significant in two ways: first, Miriam believes she can achieve independence and buy land via her occupation; second, the future interests of her daughter are secured through the family network – since she does not participate in the division of her father's land, her brother would take care of her daughter, if need be. Miriam calculates that following the logic of the moral economy of immediate individualism (that implies a de-linking from complicated moral economies of kin) is more beneficial both for her and her daughter's future.

Even though support from informal social networks might be limited when women are at the receiving end, the situation is different if women are doing relatively well. For instance, Maria (32 years old) used to be a strip-tease dancer, but since she is now too old to be hired by bars, she started selling sex. She went to work in a brothel in Turkey for six months in her recent past and was trying to decide whether to return there for another six month period:

That is why I am telling you, I have a lot of space to think. Because I go there [to Turkey], they [Maria's siblings] know that I am going to dance. I come [back], they know I am from dancing. So they come and they don't know where the money comes from, they only think that that is from my dancing. But I know, even if they call me, they say: 'Ok, just send me something small, I want my rent, not even more, just a little money'. I help with whatever I have, just small. I can't say I don't have money, so I am stressed. That is why I am thinking to close my eyes [to the fact that she would have to sell sex every day for six months in Turkish brothel], and do that [go to Turkey]. But, when I think about the other side [working in difficult conditions in the brothel], I am still 50-50. I don't know. But according how nobody helps me, that's why I am confused. It is a very sad story of me.

Many women struggle to maintain their kin networks and re-distribute their income. High pressure to share the income with a wide network of kin and little possibility to benefit from this network when life gets particularly difficult, means that some women start changing their ideas about their responsibility to care for an extended family and speak about individualism; it fosters their commitment to and dependency on the sex trade and respective morals of money making. Changing material conditions influence such a move towards individualism and are often justified with the neoliberal discourse

that reached women through the NGO sector, as will be discussed further. The failure of informal support networks is an important factor in shaping the moral dispositions of women who sell sex as entrepreneurial individual agents.

Neoliberal discourse, ideology and incentives in the NGO sector: professionalising the 'immoral' (practice)

The HIV/AIDS pandemic in Kenya and elsewhere renewed the medicalised approach to African sexualities (Tamale 2011). A great number of NGOs and other kinds of foreign actors started researching and working with women selling sex. Such women (and the communities they were part of) became the target for extensive foreign interventions. The awareness-building and training programmes were more or less always also cultural interventions that aimed at reshaping the 'perceptions' and 'ways of understandings' of 'the locals' (Boesten 2011). Western or Western-funded organisations involved in this work came with their own agenda, understanding, blue-prints and working practices that were often in line with international discourses of empowerment, individual freedom, accountability, transparency. For instance, many of the organisations working in a health and HIV prevention sphere employ the term 'commercial sex worker' when referring to all women selling sex. While the work of such organisations has helped reversing HIV pandemics in Kenya, it has also helped to reshape the moral economy terrain, especially via influencing (popular) language.

The new language - or neoliberal Newspeak, to use Bourdeu and Wacquant's (2001) term - that is used when referring to selling sex, as well as the infrastructure that surrounds HIV/AIDS industries, contribute to the normalisation of sex work as a profession, or as an identity that can be useful when manoeuvring these new industries

for one's own advantage (for similar examples see Beckmann 2010; Boesten 2011). Women often use those new terms when seeking to secure benefits from the HIV/AIDS sector; and not because they necessarily see themselves as workers or always agree with the ideas of the sex workers' movement. For example, the group of women interviewed pointed out that on Tuesday mornings they are never available, because they all 'go to collect' 100 Ksh from one of the health organisations. When asked why that particular organisation pays them, women explained that it is because they are sex workers, and as a result of that they get paid 100 Ksh for checking their health. Being a sex worker, in this case, means qualifying for a free health check-up and receiving 100 Ksh on Tuesdays, which contributes to professionalization and the social acceptability of selling sex.

The internationally influenced medical infrastructure available for women (and men) selling sex and the strong neoliberal discourse of sex work and sex industries, mean that some individuals start capitalising on the identity of sex worker and frame this occupation as a profession in contemporary Mombasa. This group of women who do so are still not the majority in the sex scene since many other women selling sex maintain the traditional ambiguities and temporalities of the occupation. However, we argue that the emergence of this growing group of women in the sex scene is a sign of neoliberal moral economy structures and logics gaining ground; they now co-exist with those of the 'old' moral economy.

Conclusion

Neoliberal policies, programmes and discourses can be seen to not only aim at reshaping power and accumulation structures but also the dominant set of social

practices, values and norms in the affected societies (Harrison 2010; author citation). This article has shed light on moral economy characteristics and dynamics in neoliberalised social formations, as perceived by traders and sex workers in East Africa. Accordingly, a money rationale, individualism and short-termism was noted to be socially very powerful, while certain practices to earn a living are increasingly recognised as acceptable, necessary or legitimised because they are in line with people's severe need for money in a context of precarity, but also because they fit with broader strands of neoliberal-capitalist ideas and discourses, that is, individual material aspiration, success, status, and security.

We also highlight that there was a perceived (i) close interaction between political-economic and moral-economic dynamics, and (ii) significant impact of the political-economic structure on moral agency. People primarily referred to material factors - for example job scarcity, economic insecurity and uncertainty, poverty, spending pressures, advancement ambitions - as key drivers of local moral economies; in other words, when they observed self-interested, hard or fraudulent practices of their fellow beings, they saw money talking. In that sense, we conclude that the social power of particular practices, norms and values depend on the actual and perceived relative material power of the structures and social institutions that underpin them. Note that the material factors that people highlighted to be relevant are regularly repercussions of neoliberal reforms; thus, we can speak of a neoliberalisation of moral economies. We have highlighted that the strategies and actions of powerful agencies (state, donors, NGOs) shaped and impacted – and therefore left their 'neoliberal footprint' - on this process.

Finally, we have shown that the making of neoliberal moral economies is a collective process that has top-down and intra-bottom (and, though not the focus of the article, bottom-up, intra-top) aspects and is grounded, amongst others, in peoples' (highly varied and dynamic) experiences in and reflections upon the social world they operate in. As part of that process, some actors engage with and appropriate neoliberal discourses, norms and values according to their concrete position in, and experience of, reality in neoliberalised social formations. Their moral views concerning economic practice, our data shows, are influenced by personal background, experience and situation, and (re-)formed within and against the historical and current political-economic context, as they perceive and act upon it. Both, personal and context issues are to a significant extent shaped by neoliberalism in the current conjuncture of the two case countries; another reason to talk of the neoliberalisation of moral economies - itself part of the wider process of embedding and locking-in market society structures. Further, pro-social morals continue to coexist in a varied relationship with other morals; it remains to be seen how aggravated crises affect these moral landscapes; that is the prevalence and authority of various morals. Whatever the future holds, money making and livelihood and wealth reproduction will remain reliant on social relations and interactions between humans, and thus embedded in different views about what is acceptable and unacceptable practice. These views can change for all sorts of reasons. A political economy of moral economy can help keep track of this societal phenomenon.

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